

Information to identify the case:

Debtor 1	<u>Marc R. Jones</u>	Social Security number or ITIN	xxx-xx-8828
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lana J. Jones</u>	Social Security number or ITIN	xxx-xx-5599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-11831-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc R. Jones

Lana J. Jones
aka Lana Bockhaus

4/5/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Marc R. Jones
Lana J. Jones
DebtorsCase No. 13-11831-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 46

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db/jdb Marc R. Jones, Lana J. Jones, 106 S Saint Andrews Dr, Mount Laurel, NJ 08054-2303
 513644803 Aes/njhighed, PO Box 2461, Harrisburg, PA 17105-2461
 513644805 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080
 516719916 Citibank N.A., c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
 514054671 Citibank, N.A., P.O. Box 6094, Sioux Falls, SD 57117-6094
 513727840 +NJHESAA, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
 513766335 +PNC Bank, P.O. Box 94982, Cleveland, OH 44101-4982
 513791245 +Pheaa, Po Box 8147, Harrisburg, Pa 17105-8147
 513644816 Pnc Bank, N.a., PO Box 3180, Pittsburgh, PA 15230-3180
 513644817 +Pnc Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433
 513644814 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245)
 513644818 +Sprains, Strains & Fractures, PO Box 168, Haddonfield, NJ 08033-0278
 513644819 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650
 513644820 Stu Ln Trust, PO Box 22828, Rochester, NY 14692-2828
 513644823 Us Dept Of Education, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 23:28:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 05 2018 23:28:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513692619 EDI: HNDA.COM Apr 06 2018 03:03:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 513644804 EDI: HNDA.COM Apr 06 2018 03:03:00 Am Honda Fin, 200 Continental Dr,
 Newark, DE 19713-4334
 513644806 EDI: BANKAMER.COM Apr 06 2018 03:04:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998-2235
 513779571 EDI: BL-BECKET.COM Apr 06 2018 03:04:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513659107 +EDI: CITICORP.COM Apr 06 2018 03:04:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,
 ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432
 513676123 EDI: IRS.COM Apr 06 2018 03:04:00 Dept of Treasury - Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 513659669 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513644807 EDI: DISCOVER.COM Apr 06 2018 03:04:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 513990821 EDI: ECMC.COM Apr 06 2018 03:03:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 513990822 EDI: ECMC.COM Apr 06 2018 03:03:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408,
 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 513959405 EDI: RMSC.COM Apr 06 2018 03:04:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513644808 EDI: RMSC.COM Apr 06 2018 03:04:00 Geccrb/care Credit, C/O PO Box 965036,
 Orlando, FL 32896-5036
 513644809 EDI: RMSC.COM Apr 06 2018 03:04:00 Geccrb/home Design Furn, PO Box 981439,
 El Paso, TX 79998-1439
 513644810 EDI: RMSC.COM Apr 06 2018 03:04:00 Geccrb/lowes, PO Box 956005, Orlando, FL 32896-0001
 513644811 EDI: RMSC.COM Apr 06 2018 03:04:00 Geccrb/toys, PO Box 965005, Orlando, FL 32896-5005
 514124196 EDI: JEFFERSONCAP.COM Apr 06 2018 03:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514124197 EDI: JEFFERSONCAP.COM Apr 06 2018 03:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513644813 +EDI: CBSKOHLS.COM Apr 06 2018 03:03:00 Kohls/capone, N56W17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 513911412 +EDI: OPHSUBSID.COM Apr 06 2018 03:04:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513914773 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 513920533 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC,
 c/o Toys R Us Mastercard, PO Box 41067, Norfolk VA 23541
 513680792 E-mail/Text: bankruptcynotices@psecu.com Apr 05 2018 23:28:56 PSECU, PO Box 67013,
 Harrisburg, PA 17106-7013
 513644815 E-mail/Text: bankruptcynotices@psecu.com Apr 05 2018 23:28:56 Pa Sta Empcu,
 1 Credit Union Pl, Harrisburg, PA 17110-2912
 514330809 EDI: NAVIENTFKASMDOE.COM Apr 06 2018 03:04:00 Sallie Mae Inc. on behalf of,
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
 513792226 +E-mail/Text: bncmail@w-legal.com Apr 05 2018 23:28:23 TD BANK USA, N.A.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 46

Date Rcvd: Apr 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513644821 EDI: CITICORP.COM Apr 06 2018 03:04:00 Thd/cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
513644822 EDI: WTRRN BANK.COM Apr 06 2018 03:04:00 Tnb - Target, PO Box 673,
Minneapolis, MN 55440-0673
513883888 EDI: ECAST.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
513883887 EDI: ECAST.COM Apr 06 2018 03:03:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513779572* Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513644812* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Bankruptcy Department,
955 South Springfield Avenue, Springfield, NJ 08071)
514124200* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)
514124201* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302,
JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)
513720428* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Frances Gambardella on behalf of Creditor PNC Bank, National Association
bankruptcynotice@zuckergoldberg.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jason Brett Schwartz on behalf of Creditor Consumer Portfolio Services
jschwartz@mesterschwartz.com
Joseph J. Rogers on behalf of Joint Debtor Lana J. Jones jjresq@comcast.net,
jjresql@comcast.net
Joseph J. Rogers on behalf of Debtor Marc R. Jones jjresq@comcast.net, jjresql@comcast.net
TOTAL: 8